

<i>SERFF Tracking Number:</i>	<i>UHLC-126935649</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>47459</i>
<i>Company Tracking Number:</i>	<i>LA25374ST</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>Group Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Advertising /LA25374ST</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement	SERFF Tr Num: UHLC-126935649	State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010	SERFF Status: Closed-Filed-Closed	State Tr Num: 47459
Sub-TOI: MS08G.001 Plan A 2010	Co Tr Num: LA25374ST	State Status: Filed-Closed
Filing Type: Advertisement	Author: Tammy Frederick	Reviewer(s): Stephanie Fowler
	Date Submitted: 12/07/2010	Disposition Date: 01/05/2011
		Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: Advertising	Status of Filing in Domicile: Not Filed
Project Number: LA25374ST	Date Approved in Domicile:
Requested Filing Mode: File & Use	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Association	Overall Rate Impact:
Filing Status Changed: 01/05/2011	
State Status Changed: 01/05/2011	Deemer Date:
Created By: Tammy Frederick	Submitted By: Tammy Frederick
Corresponding Filing Tracking Number: LA25374ST	
Filing Description:	
We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously submitted to the Department.	

The number on the bottom right side of each letter is simply an instruction to the print vendor, indicating the letterhead to be used.

Please note that BA25110S1, when folded, will appear in the lower left hand corner of the first page when presented.

SERFF Tracking Number: UHLC-126935649 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 47459
Company Tracking Number: LA25374ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
Project Name/Number: Advertising /LA25374ST

The attached advertisement is an Invitations to Contract and will be used with the following material:

Approved 11/5/09 under St. Tr # 43459

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)
Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)
Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)
Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)
Plan Benefit Tables: BT25 – BT33
BT002 ST AB, CF, KLN
BT002 ST CCSelect,
BT002 ST FFSelect
Plan Overviews: POV3, POV4
Rules & Disclosures: RD4, RD5
Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)
MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)
Medicare Select Plan of Operation: PO3

Approved 11/13/09 under St. Tr. # 43696

Enrollment Applications: M75146IMMMAR01 01B, et al

Approved 11/3/09 under St. Tr. # 43646

Wrap – BA25014AR
Guide – GU25003AR

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR which was approved by your Department on 11/3/09 under State Tracking Number 43646.

Company and Contact

Filing Contact Information

SERFF Tracking Number: UHLC-126935649 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 47459
Company Tracking Number: LA25374ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
Project Name/Number: Advertising /LA25374ST

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
185 Asylum Street Group Code: 707 Company Type: Life and Health
Hartford, CT 06103 Group Name: State ID Number:
(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
Fee Amount: \$450.00
Retaliatory? No
Fee Explanation: 50.00 per component. 9 components.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$450.00	12/07/2010	42693632

SERFF Tracking Number: UHLC-126935649 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 47459
Company Tracking Number: LA25374ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/05/2011	01/05/2011

SERFF Tracking Number:	UHLC-126935649	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	47459
Company Tracking Number:	LA25374ST		
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	Plans 2010		
Product Name:	Group Medicare Supplement		
Project Name/Number:	Advertising /LA25374ST		

Disposition

Disposition Date: 01/05/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126935649 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 47459

Company Tracking Number: LA25374ST

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010

Product Name: Group Medicare Supplement

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Brochure	Filed	Yes
Form	Self Mailer	Filed	Yes
Form	Self Mailer	Filed	Yes
Form	Outside Envelope	Filed	Yes
Form	Outside Envelope	Filed	Yes

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Form Schedule

Lead Form Number: LA25374ST

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Status						
Filed 01/05/2011	LA25374ST	Advertising Letter	Initial		45.000	LA25374ST.pdf
Filed 01/05/2011	LA25375ST	Advertising Letter	Initial		45.000	LA25375ST.pdf
Filed 01/05/2011	LA25376ST	Advertising Letter	Initial		45.000	LA25376ST.pdf
Filed 01/05/2011	LA25377ST	Advertising Letter	Initial		45.000	LA25377ST.pdf
Filed 01/05/2011	BA25110S	Advertising Brochure	Initial		45.000	BA25110S1.pdf
Filed 01/05/2011	CA25081S	Advertising Self Mailer	Initial		45.000	CA25081ST.pdf
Filed 01/05/2011	CA25082S	Advertising Self Mailer	Initial		45.000	CA25082ST.pdf
Filed 01/05/2011	OA25090S	Advertising Outside Envelope	Initial		45.000	OA25090ST.pdf
Filed 01/05/2011	OA25091S	Advertising Outside Envelope	Initial		45.000	OA25091ST.pdf

[Sample A. Sample
123 Main Street
Anytown ST 12345-6789]

With Medicare alone, you may be responsible for 20% or more of Part B medical expenses. But there is a simple solution.

Dear [Sample A. Sample],

You already know how the cost of health care keeps going up. Since Medicare only covers about 80% of your expenses under Part B, you may be responsible to pay the other 20% out of your own pocket. That means you could pay more every year as health care costs continue to rise.

Protect yourself from out-of-pocket expenses that can total up to thousands of dollars.*

Fortunately, you have a simple solution to mounting costs. You can purchase Medicare supplement insurance to help with some of the medical expenses Medicare doesn't pay.

Choose an AARP® Medicare Supplement Insurance Plan.

Over [2.8] million** people have chosen AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. They are the only Medicare supplement plans that carry the AARP name.

Save money with group rates for AARP members.

As an AARP member, you can apply for these plans and get group rates available to AARP members. If you're not an AARP member, you can enroll at the same time you apply for coverage. You can choose from a range of Medicare supplement plans to meet your needs and budget.

Keep saving every month with these additional discounts.

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.9] million† AARP members find this to be a convenient and cost-effective way to pay their monthly premiums. Even better, you can take 5% off your monthly premiums with the Multi-Insured Discount, available when two AARP members are both on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.

(continued on back)

The only Medicare supplement plans endorsed by AARP

Helps pay some expenses Medicare alone doesn't pay

Choose your own doctor or hospital that accepts Medicare patients

No referrals for specialists

Virtually no claim forms

Your coverage travels with you in the U.S.

Choose from a range of plans

Discover the simple solution:
Call toll-free
[1-866-563-0835]
to get started!

* Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2010
<http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p.16.

** Based on [December 2009] internal company data. www.UHCMedSupStats.com

† Based on [January 2010] internal company statistics. [www.AARPMedSup.com]

(continued from front)

Now's the time to apply!

With Medicare supplement insurance, you aren't limited to annual enrollment periods to apply, so you can apply right now! As you consider your options, keep in mind that Medicare supplement insurance may offer you a number of features compared to Medicare Advantage (such as no referrals needed, and no networks so your coverage can travel with you).

The sooner you apply, the sooner your plan can become effective.

Apply now for an AARP Medicare Supplement Insurance Plan to get your earliest effective date. You don't need to be a member to call, but you do need to be a member to enroll. You can become an AARP member when you apply for an AARP Medicare Supplement Plan. **To get started, simply complete the enclosed application, visit [www.aarpmedsup.com], or call toll-free [1-866-563-0835] (TTY: 711).**

Sincerely,



Susan Morisato
President, Ovation Insurance Solutions
UnitedHealthcare Insurance Company

Follow these steps to get started:

1. **Review the enclosed Medicare supplement brochure** to understand how this insurance works.
2. **Look for the enclosed Cover Page - Rates and Plan Benefit Tables.** Together they will show you the benefits and rates of the standard Medicare supplement plans available in your state so you can compare and choose the plan that's best for you and meets your budget.
3. **Complete your Application Form and mail it,** or call with any questions. And if you're not an AARP member, fill out the enclosed AARP Membership Form.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are strongly encouraged to evaluate your needs and compare products.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

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Please see enclosed materials for benefits, costs, eligibility requirements, exclusions and limitations.

Important Notice: You are entitled to receive a Guide to Health Insurance for People with Medicare. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-800-272-2146] toll-free or visit us on the Web at [www.medsupeducation.com].

[Sample A. Sample
123 Main Street
Anytown ST 12345-6789]

Do you want to pay the
out-of-pocket costs
Medicare doesn't pay?

Dear [Sample A. Sample],

Recently you received some information about how you can protect yourself from rising health-care costs with an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company.

As you may recall, AARP Medicare Supplement Insurance Plans, like other Medicare supplement plans, help you pay for some of the out-of-pocket expenses Medicare Part B doesn't pay. Medicare only covers about 80% of Part B expenses. The rest is your responsibility. A Medicare supplement insurance plan can help with these expenses, which could total up to thousands of dollars.*

With an AARP Medicare Supplement Insurance Plan, you'll get:

A plan millions already rely on...

Over [2.8] million** people have chosen an AARP Medicare Supplement Insurance Plan. It's the only Medicare supplement plan to carry the AARP name, the organization founded in 1958 to help people 50 and over improve the quality of their lives.

PLUS group rates for AARP members!

As an AARP member, you can apply for these plans and get group rates available to AARP members. If you're not an AARP member, you can enroll at the same time you apply for coverage. You can choose from a range of Medicare supplement plans to meet your needs and budget.

Keep saving every month with these additional discounts.

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.9] million† AARP members find this to be a convenient and cost-effective way to pay their monthly premiums. Even better, you can take 5% off your monthly premiums with the Multi-Insured Discount, available when two AARP members are both on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.

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Sincerely,



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UnitedHealthcare Insurance Company

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[Sample A. Sample
123 Main Street
Anytown ST 12345-6789]

**With Medicare alone, you may be
responsible for 20% or more
of Part B medical expenses.
But there is a simple solution.**

Dear [Sample A. Sample],

You already know how the cost of health care keeps going up. Since Medicare only covers about 80% of your expenses under Part B, you may be responsible to pay the other 20% out of your own pocket. That means you could pay more every year if your health care costs continue to rise.

Protect yourself from out-of-pocket expenses that can total up to thousands of dollars.*

Fortunately, you have a simple solution to mounting costs. You can purchase Medicare supplement insurance to help with some of the medical expenses Medicare doesn't pay.

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As an AARP member, you can apply for these plans and get group rates available to AARP members. If you're not an AARP member, you can enroll at the same time you apply for coverage. You can choose from a range of Medicare supplement plans to meet your needs and budget.

Take action now — during the Medicare Advantage Annual Election Period!

If you're not satisfied with the coverage you already have under Medicare Advantage (such as the cost, coverage or lack of participating doctors), now is the time to make changes. During the Medicare Advantage Annual Election Period (AEP), which extends from [October 15th to December 7th], you may want to go back to Medicare (Parts A & B), then apply for an AARP Medicare Supplement Plan.

(continued on back)

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Simply complete the enclosed application or
call toll-free [**1-866-563-0835**] (TTY: 711).

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are strongly encouraged to evaluate your needs and compare products.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

This is a solicitation of insurance. An agent/producer may contact you.

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Please see enclosed materials for benefits, costs, eligibility requirements, exclusions and limitations.

Important Notice: You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare.

If you are interested in receiving this free guide, please call [1-800-272-2146] toll-free or, on the Web, go to [www.medsupeducation.com].

The out-of-pocket expenses that Medicare doesn't pay could cost you up to thousands of dollars.*

But you can help safeguard against some of those costs.



**Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, [June 2010 <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p.16].*

BA25110S1

Any questions?

Help reduce your out-of-pocket medical expenses. Get an AARP® Medicare Supplement Insurance Plan now.

Help protect yourself from the expenses

Medicare doesn't pay.

After Medicare pays its share, you could still pay about 20% or more of your Part B medical expenses. But there's a way to get help. Join the over [2.8] million** people who purchased an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). These are the only Medicare supplement plans that carry the AARP name.

Choose any doctor or hospital that accepts Medicare patients.

As with any Medicare supplement plan, you have the freedom to choose your own doctors and hospitals, as long as they accept Medicare patients. What's more, you need no referrals to see specialists.

Your plan travels with you in the U.S.

If you travel outside your home state in the U.S., your Medicare supplement plan travels with you. Just be sure to choose doctors and hospitals that accept Medicare patients.

You don't need to be a member to call.

But you do need to be a member to enroll. You can enroll in AARP when you apply for an AARP Medicare Supplement Plan.

**The national average increase is based on rate increases for years [2006-2010] for AARP Medicare Supplement plans. Increases vary by plan, state and year.*

***www.UHCMedSupStats.com*

Q. Do I really need to supplement my Medicare insurance?

A. Medicare covers generally about 80% of your Part B expenses, but leaves you responsible for about 20% or more. A Medicare supplement plan helps pay some of your out-of-pocket medical expenses not paid by Medicare. It also allows you to manage your budget by helping you predict your out-of-pocket costs.

Q. Are AARP Medicare Supplement Insurance Plan rates stable?

A. Nationally, the average rate increase for AARP Medicare Supplement Plan holders for the last five years is just [5.5%].*

What do you want from your Medicare supplement insurance?

With an AARP Medicare Supplement Insurance Plan, you'll get:

A high level of satisfaction.	✓
A high level of customer service resolution – meaning any problem gets solved quickly and properly.	✓
Timely claims processing.	✓
The only Medicare supplement plans to carry the AARP name.	✓

Why wait? Apply now for an AARP Medicare Supplement Insurance Plan to get your earliest effective date. To get started, simply complete the enclosed application or call toll-free [**1-866-563-0835**] (TTY: 711).

AARP® | Medicare Supplement Plans
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Insurance Company

UnitedHealthcare Insurance Company
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An important message: discover how you can help protect your savings with an AARP® Medicare Supplement Insurance Plan.

CA25081ST

Medicare only pays about 80% of your Part B expenses.

Here's how to help handle the rest – without breaking the bank.



Take action now to help **protect yourself** from the expenses Medicare doesn't pay

The problem: Medicare alone doesn't pay everything.

As you've probably noticed, Medicare doesn't pay all of your medical expenses. The rest is up to you, and these out-of-pocket medical expenses can add up to thousands of dollars.* If health care costs continue to rise over time, these out-of-pocket expenses will likely increase too.

The solution: Medicare supplement insurance.

Like all Medicare supplement plans, AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, help you pay some of the expenses Medicare doesn't pay.

Over [2.8] million** people count on AARP Medicare Supplement Insurance Plans. These are the only Medicare supplement plans to carry the AARP name, the organization founded to improve the lives of people age 50 and over.

*Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2010 <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p.16.

**Based on [December 2009] internal company data. www.UHCMedSupStats.com

Help reduce your out-of-pocket medical expenses.

With medical expenses on the rise, you want to take action to help protect yourself against some of the out-of-pocket expenses you are responsible for. An AARP Medicare Supplement Insurance Plan can help. With Medicare supplement insurance you can ...

- Choose any doctor or hospital that accepts Medicare patients.
- See a specialist without a referral.
- Escape the hassle of filling out claim forms.
- Select from a range of plans to meet your specific needs and budget.
- Take advantage of competitive group rates only available to AARP members.

To get answers to your questions about AARP Medicare Supplement Insurance, call toll-free [**1-866-562-5097**] (TTY: 711).

You don't need to be an AARP member to call, but you need to be a member to enroll, so ask for an AARP Membership Enrollment Form if you need one.

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[Sample A. Sample
123 Main Street
Anytown US 12345-6789]

An important message: discover how you can help protect your savings with an AARP® Medicare Supplement Insurance Plan.

CA25082ST

Medicare only pays about 80%
of your Part B expenses.
The rest is **your** responsibility.

Here's how to keep
more of that money in
your wallet.



Medicare pays about 80% of your Part B expenses. Choose a plan that helps you handle the rest.

Here's how to keep more of your own money where it belongs.

Medicare only pays about 80% of your Part B medical expenses. The rest will be your responsibility, and that can add up to thousands of dollars.*

An AARP® Medicare Supplement Plan, insured by UnitedHealthcare Insurance Company, can help you pay some of the out-of-pocket expenses Medicare doesn't pay. This allows you to keep your money where it belongs — with you.

Why wait? Join the over [2.8] million** people who count on an AARP Medicare Supplement Insurance Plan. This is the only Medicare supplement insurance to carry the AARP name, the organization founded to improve the lives of people age 50 and over.

A range of plans to choose from and competitive group rates.

With AARP Medicare Supplement Plans, there are a range of plans to choose from so you can get the coverage that best fits your needs and budget. Whatever plan you choose, you'll enjoy competitive group rates available only to AARP members. With Medicare supplement insurance you can ...

- Choose your own doctor and hospital that accept Medicare patients
- See a specialist without a referral
- Escape the hassle of completing claim forms
- Enjoy the security of knowing your plan travels with you across the U.S.

Save every month with these discounts.

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.9] million† AARP members find this to be a convenient and cost-effective way to pay their monthly premiums. Even better, you can take 5% off your monthly premiums with the Multi-Insured Discount, available when two AARP members are both on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.

FOR MORE INFORMATION

Call toll-free [1-866-563-1148] (TTY: 711).
Or visit [www.aarpmedsup.com].

You don't need to be an AARP member to call, but you need to be a member to enroll, so ask for an AARP Membership Enrollment Form if you need one.

†Based on [January 2010] internal company statistics.
www.AARPMedSup.com

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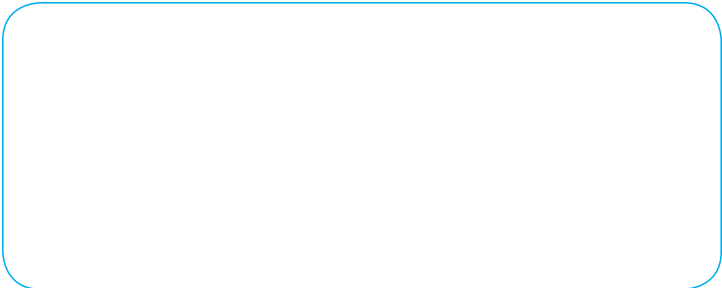
* Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2010
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** Based on [December 2009] internal company data. www.UHCMedSupStats.com

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insured by **UnitedHealthcare Insurance Company**

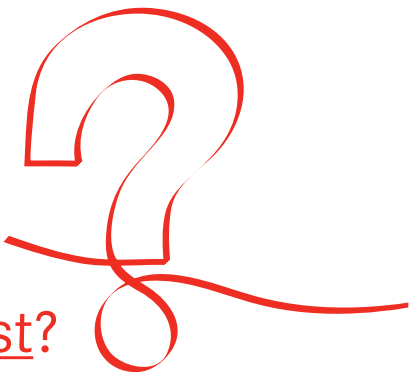
AARP® Medicare Supplement Insurance Plans
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Medicare only pays about 80%
of Part B medical expenses.

Can you guess who has to pay the rest?



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The medical expenses Medicare doesn't cover
can really add up.

Do you want to pay that bill?



OA25091ST